

United States Bankruptcy Court
Middle District of FloridaIn re:
Steven Alan Mayo
DebtorCase No. 18-04553-CCJ
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 113A-6

User: kbrickner
Form ID: 309APage 1 of 2
Total Noticed: 34

Date Rcvd: Jul 31, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 02, 2018.

db +Steven Alan Mayo, 2045 N Shannon Avenue, Indialantic, FL 32903-2822
 27694523 +Adv Collection Bureau, 1535 N Cogswell St Ste B-8, Rockledge, FL 32955-2739
 27694524 +Auto Max of Brevard, 1944 Aurora Rd, Melbourne, FL 32935-4134
 27694529 +Coastline Imaging, 2290 W Eau Gallie Blvd, Melbourne, FL 32935-3133
 27694534 +Health First, 6450 US Hwy 1, Rockledge, FL 32955-5747
 27694535 +Health First Medical Group, 3300 S Fiske Blvd, Rockledge, FL 32955-4306
 27694536 Jefferson Capital Systems, PO Box 1999, Saint Cloud, MN 56302
 27694539 +Pollack & Rosen PA, 806 Douglas Road, Suite 200, Coral Gables, FL 33134-2082
 27694540 +Preferred Collection &, Attn: Bankruptcy, 1000 N. Ashley Dr. #600, Tampa, FL 33602-3723
 27694542 Space Coast Hearing, and Balance, 1344 S Apollo Blvd St 301, Melbourne, FL 32901-3185
 27694543 +Spectrum Corporate Office, 4145 S Falkenburg Road, Riverview, FL 33578-8652
 27694545 #+T.D. Service Company, 4000 W Metropolitan Dr #400, Orange, CA 92868-3503
 27694546 #+Total Home Properties, dba Total Home Roofing, 1180 S Rockledge Blvd, Rockledge, FL 32955-2108
 27694547 +US Bank Trust, NA, 13801 Wireless Way, Oklahoma City, OK 73134-2500
 27694549 +Waypoint Resource Group, Attn: Bkc Dept, PO Box 1081, San Antonio, TX 78294-1081

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: e.enrique@enriquelawfirm.com Jul 31 2018 23:37:34 Eric John Enrique,
 Eric Enrique, P.A., 836 Executive Lane, Suite 120, Rockledge, FL 32955
 tr +EDI: QAMAHENDRU.COM Aug 01 2018 03:23:00 Arvind Mahendru, 5703 Red Bug Lake Road,
 Suite 284, Winter Springs, FL 32708-4969
 ust +E-mail/Text: ustp.region21.or.ecf@usdoj.gov Jul 31 2018 23:38:28
 United States Trustee - ORL7/13, Office of the United States Trustee,
 George C Young Federal Building, 400 West Washington Street, Suite 1100,
 Orlando, FL 32801-2210
 27694520 E-mail/Text: bctcbk@brevardtc.com Jul 31 2018 23:37:50 Brevard County Tax Collector,
 Attn: Honorable Lisa Cullen, CFC, Post Office Box 2500, Titusville FL 32781-2500
 27694525 +E-mail/Text: flbkecf@brockandscott.com Jul 31 2018 23:39:09 Brock and Scott, PLLC,
 1501 NW 49th St #200, Fort Lauderdale, FL 33309-3723
 27694526 +E-mail/Text: ECMBKMail@Caliberhomeloans.com Jul 31 2018 23:40:32 Caliber Home Loans,
 13801 Wireless Way, Oklahoma City, OK 73134-2500
 27694527 +E-mail/Text: ECMBKMail@Caliberhomeloans.com Jul 31 2018 23:40:31 Caliber Home Loans,
 16745 W Bernardo Drive, Ste 300, San Diego, CA 92127-1908
 27694528 +EDI: CAPITALONE.COM Aug 01 2018 03:23:00 Capital One, Attn: Bkc Dept, PO Box 30285,
 Salt Lake City, UT 84130-0285
 27694530 +EDI: WFNNB.COM Aug 01 2018 03:23:00 Comenity Bank/Bealls, PO Box 182125,
 Columbus, OH 43218-2125
 27694531 +EDI: BLUESTEM Aug 01 2018 03:28:00 Fingerhut, Attn: Bkc Dept, 6250 Ridgewood Rd,
 Saint Cloud, MN 56303-0820
 27694532 +EDI: AMINFOFP.COM Aug 01 2018 03:23:00 First Premier Bank, 601 S Minnesota Ave,
 Sioux Falls, SD 57104-4868
 27694521 EDI: FLDEPREV.COM Aug 01 2018 03:23:00 Florida Department of Revenue, Bankruptcy Unit,
 Post Office Box 6668, Tallahassee FL 32314-6668
 27694533 +Fax: 407-737-5634 Aug 01 2018 00:24:57 GMAC Mortgage, c/o Ocwen Loan Servicing,
 1661 Worthington Rd, West Palm Beach, FL 33409-6488
 27694522 EDI: IRS.COM Aug 01 2018 03:23:00 Internal Revenue Service, Post Office Box 7346,
 Philadelphia PA 19101-7346
 27694537 +EDI: FORD.COM Aug 01 2018 03:28:00 Kia Motors Finance Co, PO Box 20825,
 Fountain Valley, CA 92728-0825
 27694538 +E-mail/Text: bgiron@ncsplus.com Jul 31 2018 23:38:23 NCSPlus Incorporated,
 117 East 24th Street, 5th Floor, New York, NY 10010-2937
 27694541 +EDI: SECFIN.COM Aug 01 2018 03:23:00 Professional Finance Svcs, Attn: Bkc Dept,
 PO Box 3146, Spartanburg, SC 29304-3146
 27694544 +EDI: RMSC.COM Aug 01 2018 03:23:00 Synchrony Bank/Walmart, Attn: Bkc Dept,
 PO Box 965060, Orlando, FL 32896-5060
 27694548 +EDI: VERIZONCOMB.COM Aug 01 2018 03:23:00 Verizon Wireless, Attn: Bankruptcy Dept,
 PO Box 3397, Bloomington, IL 61702-3397

TOTAL: 19

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 02, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 31, 2018 at the address(es) listed below:

Arvind Mahendru amtrustee@gmail.com, amahendru@ecf.epiqsystems.com
Eric John Enrique on behalf of Debtor Steven Alan Mayo e.enrique@enriquelawfirm.com,
bankruptcy.paralegal@rocketmail.com
United States Trustee - ORL7/13 USTP.Region21.OR.ECF@usdoj.gov

TOTAL: 3

Information to identify the case:

Debtor 1	Steven Alan Mayo	Social Security number or ITIN	xxx-xx-3471
	First Name Middle Name Last Name	EIN	__-____
Debtor 2		Social Security number or ITIN	____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court Middle District of Florida		Date case filed for chapter	7 7/30/18
Case number: 6:18-bk-04553-CCJ			

Official Form 309A (For Individuals or Joint Debtors)**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Steven Alan Mayo	
2. All other names used in the last 8 years		
3. Address	2045 N Shannon Avenue Indialantic, FL 32903	
4. Debtor's attorney Name and address	Eric John Enrique Eric Enrique, P.A. 836 Executive Lane, Suite 120 Rockledge, FL 32955	Contact phone (321) 610-2121 Email: e.enrique@enriquelawfirm.com
5. Bankruptcy Trustee Name and address	Arvind Mahendru 5703 Red Bug Lake Road Suite 284 Winter Springs, FL 32708	Contact phone (407) 504-2462

Notice is further given that effective on the date of the Petition, the United States Trustee appointed the above named individual as interim trustee pursuant to 11 USC § 701.

For more information, see page 2 >

Debtor **Steven Alan Mayo**Case number **6:18-bk-04553-CCJ**

6. Bankruptcy Clerk's Office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	George C. Young Federal Courthouse 400 West Washington Street Suite 5100 Orlando, FL 32801	Hours open: Monday – Friday 8:30 AM – 4:00PM Contact phone 407-237-8000 Date: July 31, 2018
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so. You are reminded that Local Rule 5073-1 restricts the entry of personal electronic devices into the Courthouse.	September 4, 2018 at 09:30 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. *** Debtor(s) must present Photo ID and acceptable proof of Social Security Number at § 341 meeting. ***	Location: George C. Young Courthouse, Suite 1203-B, 400 West Washington Street, Orlando, FL 32801
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: Filing deadline: November 5, 2018 You must file a complaint: <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). 	
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	
13. Voice Case Info. System (McVCIS)	McVCIS provides basic case information concerning deadlines such as case opening and closing date, discharge date and whether a case has assets or not. McVCIS is accessible 24 hours a day	

except when routine maintenance is performed. To access McVCIS toll free call
1-866-222-8029.